109.0015
Claims on the Web (COW)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Dodd et al.

Serial No.: 10/036,605

Filed: December 21, 2001

For: SYSTEMS AND METHODS FOR AUTOMATIC SUBMISSION, AUDIT AND ADJUSTMENT OF MORTGAGE INSURANCE CLAIMS

Group: 3693

Examiner: Greimel, Jocelyn

Durham, North Carolina
January 10, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Declaration of Nancy J. Dodd, Charla M. Parker
and Traci L. Whitney Pursuant to 37 C.F.R. 1.131

Sir:

We, Nancy J. Dodd, Charla M. Parker and Traci L. Whitney, declare as follows:

1. All statements herein made of our own knowledge are true and all statements made on information and belief are believed to be true.

2. On information and belief, a true copy of the Declaration of Peter H. Priest (Priest Decl.) is attached hereto as Exhibit A.

3. I have read Exhibit A including its exhibits (Priest Decl. Exs. A-C).

4. On information and belief, claims 1-32 of the present application have been rejected under 35 U.S.C. 102(e)/103 based on Cadigan et al. U.S. Publication No. 2004/0093242 (Cadigan) in view of "Enhanced Claims Processing Capabilities Bolster American Default Management" (Claims Processing).

5. As addressed in greater detail below, the invention as claimed in at least claims 1, 11, 14, and 24 of the present application was conceived prior to April 2, 2001 and diligently reduced to practice no later than June 13, 2001.

6. From a date prior to September 15, 2000 to the present date, we have been employees of Genworth Mortgage Holdings, LLC and its predecessor company GE Capital Mortgage Corporation (collectively "Genworth") at 6601 Six Forks Road, Raleigh, NC 27615.

7. Allison N. Pope, Joanne A. Stewart and Robert Johnson, our coinventors, are no longer Genworth employees.

8. Prior to the end of June 2001, a working claims on the web (COW) system embodying at least claims 1, 11, 14, and 24 was in operation and being used by our customers.

9. A customer utilized a working COW system to enter a claim on the web at least as early as June 13, 2001. Exhibit B is a document relating to the entry of this claim . This system and its operation embodied the subject matter of at least claims 1, 11, 14, and 24. A second customer utilized the working COW system to enter a claim on the web on June 20, 2001. Exhibit C is a document relating to the entry of this claim.

11. Shortly prior to March 30, 2001, customers were invited to test a working COW system as described in Exhibit D hereto. This system embodied the subject matter of at least claims 1, 11, 14, and 24. The operating of the system during the testing described in Exhibit D establishes a conception of the invention of at least claims 1, 11, 14, and 24 prior to March 30,

PAGE 37/59 * RCVD AT 1/10/2008 4:15:50 PM [Eastern Standard Time] * SVR:USPTO-EFXRF-6/21 * DNIS:2738300 * CSID:9198061690 * DURATION (mm-ss):11-00

2001, and the testing referred to in Exhibit D establishes that the invention of these claims worked for its intended purpose.

12. From the time of the testing described in paragraph 11, we worked diligently to roll out this product to our customers. Exhibit E establishes that a general rollout to customers had occurred by September 5, 2001.

13. The acts outlined above which are relied upon to establish a date prior to Cadigan and Claims Processing were carried out in the United States.

We declare under penalty of perjury under the laws of the Untied States of America that the foregoing is true and correct. We understand that willful false statements and the like are punishable by fine or imprisonment or both as set forth in 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

Executed on January 10, 2008

Nancy J. Dodd

January 10, 2008

Charla M. Parker

January 10, 2008

Traci L. Whitney

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EXHIBIT A

109.0015
Claims on the Web (COW)

PATENT

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Examiner: Greimel, Jocelyn

Durham, North Carolina
January 10, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Declaration of Peter H. Priest Pursuant to 37 C.F.R. 1.131

Sir:

I, Peter H. Priest, declare as follows:

1. All statements herein made of my own knowledge are true and all statements made on information and belief are believed to be true.

2. Claims 1-32 of the present application have been rejected under 35 U.S.C. 102(e)/103(a) based on Cadigan et al. U.S. Publication No. 2004/0093242 (Cadigan) in view of "Enhanced Claims Processing Capabilities Bolster First American Default Management

Solutions" (Claims Processing) a copy of which is attached as Exhibit A hereto. From its face, Claims Processing has a publication date of no earlier than November 21, 2000.

3. Prior to November 21, 2000, as well as currently, I have been the sole proprietor of the Law Offices of Peter H. Priest, P.L.L.C. and its predecessor, the Law Offices of Peter H. Priest and a partner of Priest & Goldstein, PLLC (collectively "the firm").

4. On or about, February 21, 2001, the firm received an Innovation Disclosure Form from GE Capital Mortgage Corporation ("GE Capital Mortgage"). That Innovation Disclosure Form was dated September 15, 2000 and a copy is attached as Exhibit B hereto.

5. Our firm proceeded to contact the inventors and to work diligently to prepare and file the present application on December 21, 2001.

6. As indicated at page 1, lines 5-7 of the specification of the present application, "[a] computer program listing appendix" was submitted on a compact disk as part of the application and "incorporated by reference". Files contained on the disk were listed on page 1 along with their dates of October 15, 2001 and the size of each listed file. These files comprise computer software for the COW system addressed by paragraph 8 of the Rule 131 Declaration of Nancy J. Dodd, Charla M. Parker and Traci L. Whitney submitted herewith, and are further evidence of the actual reduction to practice of the invention prior to November 21, 2000.

7. A true copy of the presently pending claims as amended by the amendment of January 10, 2008, claims 1-32, is attached hereto as Exhibit C.

I declare under penalty of perjury under the laws of the Untied States of America that the foregoing is true and correct. I understand that willful false statements and the like are

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punishable by fine or imprisonment or both as set forth in 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

Executed on January 10, 2008

Peter H. Priest

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Enhanced Claims Processing Capabilities Bolster First American Default Management Solutions

PR Newswire. New York:Nov 21, 2000. p. 1

EXHIBIT A

Abstract (Summary)

The addition of these new modules is a major benefit to customers as CMAX now provides comprehensive claims processing of all FHA/VA and mortgage insurance claim types. These modules adhere to all HUD regulations and mortgage insurance rules and policies as do the existing CMAX system modules that provide an extensive array of edit checks. All modules within the CMAX system interface with First American's DAISY default management system.

CMAX is an Oracle(TM)-based Windows(R) software system that controls and highly automates the claims processing cycle by automatically matching the data for the claim to the ever-changing rules and regulations of investors and regulators. CMAX improves turnaround time allowing servicers to meet the strict deadlines associated with claims processing and has a multitude of controls that ensure that claims are processed accurately and electronically. By refining the claims process through automation and a shortened cycle-time, CMAX significantly reduces costs associated with processing claims and improves claim processor productivity. When used in conjunction with DAISY, those cost reductions and improved productivity benefits are substantially increased.

Full Text (659 words)
Copyright PR Newswire - NY Nov 21, 2000

DALLAS, Nov. 21 /PRNewswire/ -- First American Default Management Solutions, a First American Real Estate Information Services, Inc. company, today announced that it has completed the integration of the CMAX and DAISY default servicing systems and has added new claims modules within the CMAX system.

The DAISY/CMAX interface solution allows servicers to realize a significant reduction in manual data entry for its claims processors. The interface also significantly reduces the occurrence of data entry errors. These benefits are possible because the interface pre-fills foreclosure claims data from the DAISY system directly into the CMAX claims processing system. This pre-fill of data also shortens the claims processing cycle time by eliminating data entry time.

The company also announced that new loss mitigation claims and conventional mortgage insurance claims modules within the CMAX system have been added to the claim types it processes. Within the loss mitigation module, special forbearance, loan modification and partial claims have been added to the system. The new conventional mortgage insurance claims module processes primary, pool and supplemental claims. These new modules further expand the capabilities of the system and strengthen First American's default management solutions for customers nationwide.

The addition of these new modules is a major benefit to customers as CMAX now provides comprehensive claims processing of all FHA/VA and mortgage insurance claim types. These modules adhere to all HUD regulations and mortgage insurance rules and policies as do the existing CMAX system modules that provide an extensive array of edit checks. All modules within the CMAX system interface with First American's DAISY default management system.

"This innovative technology solution is an example of how First American has leveraged its default technologies to provide the efficiency and value that our clients demand," said Joe Filoseta, division president of First American Default Management Solutions. "Putting the flexibility and extensive data storage capabilities of DAISY together with the power and compliance features of CMAX results in an enormous boost in claims processing productivity.

"The additional modules strengthen CMAX's position as the industry's most sophisticated and complete claims management solution," Filoseta added. "By delivering these new modules we are better able to assist our customers with their claims processing needs."

CMAX (Claims MAXimization system), the industry's leading claims management and processing software system, is designed to both generate accurate claim filings and to reduce the time associated with the processing cycle. DAISY (Default Account Information SYstem) is the industry's leading default management, query and reporting tool.

CMAX is an Oracle(TM)-based Windows(R) software system that controls and highly automates the claims processing cycle by automatically matching the data for the claim to the ever-changing rules and regulations of investors and regulators. CMAX improves turnaround time allowing servicers to meet the strict deadlines associated with claims processing and has a multitude of controls that ensure that claims are processed accurately and electronically. By refining the claims process through automation and a shortened cycle-time, CMAX significantly reduces costs associated with processing claims and improves claim processor productivity. When used in conjunction with DAISY, those cost reductions and improved productivity benefits are substantially increased.

DAISY is a powerful default reporting and work flow tool that allows default managers to proactively manage their portfolios, realize significant cost savings and ensure compliance with investor requirements.

The First American Corporation, based in Santa Ana, Calif., is the nation's leading provider of business information and related products and services. The corporation's three primary business segments include: title insurance and services; real estate information and services, which includes mortgage information services and database information and services; and consumer information and services, which provides automotive, subprime and direct-to-consumer credit reporting; resident screening; pre- employment screening; property and automotive insurance tracking services; property and casualty insurance; home warranties, investment advisory; and trust and banking services. Information about the company and an archive of its press releases can be found on the Internet at www.firstam.com. SOURCE First American Real Estate Information Services, Inc.

[Reference]
Message No: Industry: REAL ESTATE; INSURANCE;

Indexing (document details)
Companies: First American Enterprises Inc (**NAICS:** 233210)

Dateline:	*Texas*
Publication title:	PR Newswire. New York: Nov 21, 2000. pg. 1
Source type:	Wire Feed
ProQuest document ID:	64505899
Text Word Count	699
Document URL:	http://proquest.umi.com/pqdweb?did=64505899&Fmt=3&clientId=19649&RQT=309&VName=PQD

10/1.6615

EXHIBIT B

ATTORNEY CLIENT PRIVILEGED

GE Capital

DATE September 15, 2000

GE Capital

INNOVATION DISCLOSURE FORM

CONFIDENTIAL AND PROPRIETARY

(instructions attached)

Innovation Disclosure No. 2000-15
(To be assigned)

YOUR NAME: Joanne Stewart

BUSINESS: Mortgage Insurance

FUNCTION: Claims

PROJECT NAME: Claims on the Web (COW)

PROJECT TEAM LEADER: Joanne Stewart

1. **Descriptive Title of Invention**
Claims on the Web is a new method of claim submission, audit and adjustment if applicable, and payment utilizing both the Internet and internal proprietary systems.

2. **Individual Innovators Information**

Full Name	Work Phone	Home Address	Citizenship
Joanne Stewart	919-846-4151	8809 Mansfield Drive, Raleigh NC 27613	US
Nancy Dodd	919-846-4517	2017 Carrbridge Way, Raleigh NC 27615	US
Charla Parker	919-846-4501	9117 Sulkirk Drive, Raleigh NC 27617	US
Robert Johnston	919-870-2382	3021 Creek Moss Ave., Wake Forrest, NC 27587	Canada
Traci Whitney	919-846-3047	4309 Riverport Road Raleigh NC 27616	US
Julie Beauvais	919-870-2406	5912 Bayberry Lane, Raleigh, NC 27612	US

3. **Chronological Information. Provide details in the space next to the question or on a separate piece of paper.**

When did you first conceive of the innovation?	May, 2000
What is the date of the first written description of the innovation?	May 22, 2000
When was the innovation first disclosed to any person in the company?	May 22, 2000
When was or will the innovation be first disclosed, demonstrated or described to persons who are not employees of GE Capital? Has the innovation been described in any type of publication released outside of GE Capital (either an electronic or a printed publication)? If so, give details (e.g., trade show, which publication, etc.).	In July, 2000, we spoke with a group of customers (Mortgage Servicers) to determine their requirements for this system, and whether or not it would be useful to them. We will take a prototype system out to select customers in September, 2000 and have a target group of customers test the system in December, 2000
Have steps been taken to put the development or innovation into use, either outside GE Capital or in our own operations? If so, give details.	We are in the stage of developing system specifications. We plan to roll this out to all Mortgage Servicers in first quarter, 2001.
When was or will a product or service incorporating the innovation be first offered for sale or license (including as a Beta version)?	N/A

4. **Background of the Innovation** (what led you to the innovation?)
All Mortgage Insurers offer some type of claim submission using a web application; some provide a status of where a claim stands in the settlement process (such as date received, in audit, missing documentation and claim paid date). We originally planned to match the competition and give only a claim status. However, we decided we could more fully meet Servicer needs by designing a system that immediately audits and adjusts a claim upon submission via the Internet. Because of this feature, immediate feedback on any projected claim adjustments can be provided to the Servicer. With current systems, a Servicer does not know if a claim is going to be adjusted until they have received their claim settlement. This often results in rework and a submission of a supplemental claim.

5. **List any "Prior Art"** (see instructions)
We have CertiLink, and all of our competition has a web application allowing customers to submit claims over the web. Some of the competition provides an audit status that is posted to a bulletin board, but none (to our knowledge) provide an immediate audit and feedback of any

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adjustments on-line. Our ent internal system, ("Claude") provic. immediate audit feedback to our internal representatives in the form of potential adjustments needed, but does not automatically make all adjustments.

6. **Brief Summary of the Innovation**

A Servicer completes the Claim for Loss form on line. When finished, they click a button to submit it to General Electric Mortgage Insurance Corporation (GE) for settlement. Throughout the process, there are field validations and calculations allowing the Servicer an opportunity to edit the information entered. The completed system will also allow Servicers to import multiple claims from their central database repository, eliminating the need for duplicate data entry. (This automated feed is being addressed by service bureaus for all mortgage insurers, but only ours will send it through the audit, adjustment and disposition process.)

Once the claim is submitted, it is automatically audited and adjusted, and the results are immediately provided to the Servicer. The Servicer will have the ability either to accept the adjustments, or connect to a GE Claim Representative via e-mail to discuss the proposed adjustments. After the adjusted claim is accepted, a message will come back to the Servicer telling them: a) when to expect payment, or b) that we are considering the property as an acquisition.

The audit and adjustment feedback will be immediately available on-line as Servicers enter claims. If they prefer to review the findings at a later time, they will have that option. They will also have a direct link, via e-mail, to a GE Claim Representative if they have further questions or issues to discuss. An additional feature of this system will allow Servicers to query the status/audit results of an individual claim or group of claims submitted.

By knowing the claim adjustments at the time of submission, the Servicer has the ability to send additional information or explain an expense item before their claim settlement is processed. This will help them (and GE) be more productive by reducing rework supplemental claims (in many instances currently, supplemental claims are submitted for those expenses that were adjusted when we sent out the claim settlement funds.) We can also reduce some follow-up time on both ends by setting expectations of when claim settlements will be received.

7. **Value Assessment**

Rate your innovation's overall value to GE Capital on the following scale:

Rate 0: Negligible. The innovation would do little to enhance profitability, and its protection would do little to protect market share. Potential royalty revenue is negligible.

Rate 1: Moderate. The innovation would enhance profitability some, but not substantially. Patenting it would partially block competitors, but not fully. Royalty revenue would exceed the cost of maintaining patent protection, but not substantially.

Rate 2: Substantial. The innovation would substantially enhance profitability; or patenting would fully or significantly block competitors; or royalty revenue would be substantial.

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Rate 3: Supreme. The i ,vation is of the highest value, a signit. .it component of the bottom line, a crown jewel of the business. (Few innovations will achieve this rating.)

Score: ___1.5_____

Team Members: Submit completed form to your assigned legal counsel.

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Detailed Instructions:

1. **Descriptive Title of the Innovation.** The title should be an attempt to capture the essential feature of the innovation. Do not use generic names such as "E-Commerce Method". Rather a descriptive phrase such as "New method of processing product orders utilizing combination of Internet and closed network delivery system" is more helpful.

2. **Individual Innovator Information.** List all the people who contributed to the development of the innovation. A decision regarding who actually qualifies as an "inventor" is a legal one and can not be finally made until the patent application is drafted. To insure no inventors are later inadvertently overlooked, include all persons who contributed to the development. Incorrect inventorship may invalidate a patent. It is helpful to note in the description of the innovation the specific contribution made by each inventor.

3. **Chronological Information.** These questions relate to the dates on which the innovation was first conceived and reduced to practice, and the dates of first disclosure or sale of the innovation.

4. **Background of the Innovation.** Describe generally the technical or business field to which the innovation relates. Include general background as to what problem, if any, the innovation solved, or what was lacking in previous devices, processes, business methods, etc., that prompted the development of or led to the innovation, or what the state of the art was when the innovation was made.

5. **"Prior Art."** Please list all publications (printed or electronic), other (prior) patents, commercially available products or other sources of public knowledge (known as "prior art') of which you are aware which: (i) describe the extent of the already-public knowledge; (ii) describe the shortcomings of the prior art; or (iii) were considered by you for any purpose in arriving at your innovation. Also, identify any related company work, innovation disclosures, pending patent applications or patents.

6. **Brief Summary of the Innovation.** Briefly describe the innovation in the broadest terms possible while including the unique feature or features that differ from the prior art.

7. **Value Assessment.** This should reflect your team's best, objective judgment. The detailed assessment tools in the Questionnaire may be helpful in identifying particular strengths and weaknesses of your innovation in this regard.

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EXHIBIT C

U.S. Serial No. 10/036,605 Pending Claims

1. A system for automatically processing mortgage insurance claims, comprising;

a central server computer for receiving inputs from, and providing outputs to, a servicers terminal connected into a network, the servicer terminal capturing data from a servicer submitting a mortgage insurance claim, the data being related to an insured mortgage loan after default on the mortgage loan by a borrower;

a claims database connected into the network, containing data relating to the mortgage insurance claim;

a claim audit rulebase connected into the network, for automatically performing an audit and adjustments of the submitted mortgage insurance claim, providing results of the audit and adjustments to the servicer at the servicer terminal, and presenting the servicer with an option to interact with a claim representative to resolve any issues, the claim audit rulebase including rules directed to determine whether loss can be mitigated by acquisition by the insurer of a property subject to the insured mortgage loan.

2. The system of claim 1, wherein the system displays to the servicer at the servicer terminal a claim submission form including data entry fields for receiving claim data.

3. The system of claim 2, wherein the data entry fields include fields that are automatically pre-filled by the system using stored data.

4. The system of claim 1, further including a document generator connected into the network, for generating a settlement letter to be sent to the servicer.

5. The system of claim 1, wherein if the claim audit rulebase determines that a payment is to be made on the submitted claim, the servicer is provided with a projected date of payment.

6. The system of claim 1, wherein the servicer is provided with a detailed explanation of policy exceptions identified by the claim audit rulebase.

7. The system of claim 1, further including:

a claim representative terminal connected into the network for allowing a servicer to communicate with a claim representative.

8. The system of claim 7, wherein the servicer communicates with the claim representative using e-mail.

9. The system of claim 1, wherein the servicer terminal runs a web browser, and wherein the system includes a web server computer for sending web pages to the servicer terminal.

10. The system of claim 9, further including a transaction server for relaying data among the central server computer, the claim audit rulebase, and the claims database.

11. A system for automatically processing mortgage insurance claims, comprising:

a web server administering a network of servicer terminals connected into a network, each servicer terminal running web browser software for viewing web pages served by the web server,

the web pages including a claim submission form for receiving claim submission data from a servicer at a servicer terminal, the claim submission data being related to an

insured mortgage loan on a property after default on the mortgage loan by a borrower; and

a transaction server connected to the web server, the transaction server accessing a claim audit rulebase and a claims database to automatically perform an audit and adjustment a claim submitted at a servicer terminal, and to automatically provide results of the audit and adjustment to the servicer at the servicer terminal, the claim audit rulebase including rules directed to determine whether loss can be mitigated by acquisition of the property by an insurer.

12. The system of claim 11, further including:

a document generator connected to the web server for generating a settlement letter.

13. The system of claim 11, further including:

a network of claim representative terminals connected to the web server for allowing a servicer at a servicer terminal to communicate with a claim representative at a claim representative terminal.

14. A method for automatically processing mortgage insurance claims, comprising:

(a) capturing at a servicer terminal data submitted by a servicer relating to a mortgage insurance claim, the servicer terminal being connected into a network administered by a central server computer, capturing of data including capturing data relating to an insured mortgage loan after default on the mortgage loan by a borrower;

(b) automatically retrieving from a claims database, connected into the network, data relating to the mortgage insurance claims;

(c) accessing a claim audit rulebase, connected into the network, to automatically perform an audit and adjustment of the submitted claim based upon the data captured at the servicer terminal and the data retrieved from the claims database, the claim audit rulebase including rules directed to determining if loss can be mitigated by acquisition by an insurer of a property subject to the insured mortgage loan;

(d) automatically providing to the servicer at the servicer terminal results of the audit and adjustments of the submitted claim; and

(e) automatically providing the servicer at the servicer terminal with an option to interact with a claim representative to resolve any issues.

15. The method of claim 14, wherein step (a) includes:

displaying the servicer at the servicer terminal a claim submission form including data entry fields for receiving claim data.

16. The method of claim 15, wherein step (a) further includes:

automatically pre-filling data entry fields using stored data.

17. The method of claim 14, further including the following step (f):

generating a settlement letter to be sent to the servicer.

18. The method of claim 14, wherein step (e) includes:

providing the servicer with a projected date of payment if the servicer accepts the calculated claim amount.

19. The method of claim 14, wherein step (d) includes:

providing the servicer with a detailed explanation of policy exceptions identified by the claim audit rulebase.

20. The method of claim 14, further including:

providing a network connection between the servicer terminal and a claim representative terminal to allow a servicer to communicate with a claim representative.

21. The method of claim 20, further including:

providing a network connection between the servicer terminal and a claim representative terminal to allow a servicer to communicate with a claim representative using e-mail.

22. The method of claim 14, wherein step (a) includes:

providing the servicer terminal with a web browser and sending web pages to the servicer terminal.

23. The method of claim 14, further including:

using a transaction server for relaying data among the central server computer, the claim audit rulebase, and the claims database.

24. A method for automatically processing mortgage insurance claims, comprising:

(a) using a web server to administer a network of servicer terminals, each servicer terminal in the network running web browser software for viewing web pages served by the web server,

(b) sending a web page from the web server to the servicer terminal, the web page including a claim submission form for receiving claim submission data from a servicer at the servicer terminal, the claim submission form being directed to direct entry of inputs relating to an insured mortgage loan after default on the mortgage loan by a borrower.

(c) accessing a claim audit rulebase and a claims database to automatically perform an audit and adjustment of a claim submitted at a servicer terminal, the claim audit rulebase including rules directed to determining if loss can be mitigated by acquisition by an insurer of a property subject to the insured mortgage loan; and

(d) automatically providing results of the audit and adjustment to the servicer at the servicer terminal.

25. The method of claim 24, further including the following step (e):

(e) generating a settlement letter.

26. The method of claim 24, further including:

connecting a network of claim representative terminals to the web server to allowing a servicer at a servicer terminal to communicate with a claim representative at a claim representative terminal.

27. A method for automatically processing mortgage insurance claims, comprising:

(a) receiving an electronic feed of claims data from a centralized claim repository service company, the claims data relating to insured mortgage loans after default on each mortgage loan by a borrower;

(b) storing the received data in a sequential dataset in a claims file on a system mainframe;

(c) running a mainframe job to look for the claims file on the mainframe;

(d) loading data from the claims file into a claims database;

(e) identifying all claims loaded into the claims database;

(f) executing a claim audit rulebase for each identified claim, execution of the claim audit rulebase including executing rules directed to determining if loss can be mitigated by acquisition by an insurer of a property subject to an insured mortgage loan that is the subject of the claim;

(g) updating the claims database with claim status and audit results from the claim audit rulebase;

(h) making claims available for viewing by servicers on a website.

28. The method of claim 27, wherein step (d) includes:

determining whether there have been any errors in loading the claims into the claims database, and, if there are errors, informing a system support group.

29. The method of claim 27, further including:

(i) automatically generating an e-mail message informing a claim submitter that a claim has been received and that an audit has been completed.

30. The system of claim 1, wherein the servicer terminal captures data relating to the value of a property securing the insured mortgage loan.

31. The system of claim 1, wherein the servicer terminal captures data relating to unpaid interest due and expenses incurred as a result of default by a borrower.

32. The system of claim 2, wherein the claim form includes provisions for submission of all data specified by the Uniform Mortgage Insurance Claim for Loss.

EXHIBIT B

We bring good things to life.

GE Mortgage Insurance

View Claim Status
Submit New Claim
Contact GE Claim Rep
Log off

Claims on the Web - Claim Status

- (•) Individual claim — Certificate Number: 5570048391
- () Claims submitted
- () Claims audited and scheduled for payment
- () Claims pending additional information
- () Claims paid

Optional

Start Date: 12/13/2000
End Date:
Claim Type: All
Submitter ID:
Servicer Org: B22222
Investor Code:
Initials: TLW

Search

Individual Claim

To view EOB, click certificate number. To view Claim, click claim type.
To view Audit Results, click Status.

Search Results: 1 to 1

Certificate	Loan	Type	Submitted Date	Received Date
Status	Schd Pymt Date	Date Paid	Submitted By	Claim Rep
Amount	Check/ACH#	Clrd Date	Payee	
Reasons Pending				
5570048391	6927902	Initial	06/13/2001	06/13/2001
Audited	12/25/1952		Denise B-whittington	Unavailable
0.00			Freddie Mac	

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EXHIBIT C

We bring good things to life.

GE Mortgage Insurance

View Claim Status
Submit New Claim
Contact GE Claim Rep
Administration
Deductible
Expense
Pending Reason
State Detail
Zip Code Filter
Find/Delete Claim
Logoff

Claims on the Web - Claim Status

○ Individual claim	Certificate Number:	
○ Claims submitted	*Optional*	
○ Claims audited and scheduled for payment	Start Date:	06/19/2001
◉ Claims pending additional information	End Date:	
○ Claims paid	Claim Type:	All
	Submitter ID:	
	Servicer Org:	B22222 2L3W
	Investor Code:	
	Initials:	

Search

Claims pending additional information

To view EOB, click certificate number. To view Claim, click claim type.

Search Results: 1 to 1

Sort by: ◉ Submitted Date ○ Payee ○ Submitted By ○ Claim Rep Sort

Certificate	Loan	Type	Submitted Date	Received Date
Reasons Pending		Payee	Submitted By	Claim Rep
9671812384	1775760	Initial	06/20/2001	06/20/2001
Claim Rep Review, Comments		Fannie Mae	Carol Senior	Traci Whitney

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EXHIBIT D

SYNERGE

Customers help design & test Claims on the Web (COW)

March 30, 2001

GE Mortgage Insurance customers were recently invited to Raleigh to test the Claims on the Web (COW) system prior to its rollout. "These customers have been involved from the time we formed the COW team," said **Joanne Stewart**, who hosted the group. "We initially called them to learn what they would like to see in a Web claims system."

Using these customer CTQs, the COW team wrote the specifications and designed the system. The team spent January and February on internal testing to de-bug the system, and then invited the customers in for testing. The COW team received great feedback to refine the data entry function of this system. According to Joanne, the overall comment from customers was "Thank you for asking what we wanted -- and then actually listening to what we said, and using it in the design."



Testing COW

The GE/Customer group testing the Claims on the Web (COW) system included (back row) Robert Johnston, GE; Ben Sgroi, Cendent Mortgage; Enrique Iniguez, Countrywide Home Loans; Jack Costi, Apple Bank for Savings; Patricia Cox, GMAC Mortgage Corporation; (second row) Traci Whitney, GE; Belinda Kasper, Cenlar Federal Savings Bank; Nancy Dodd, GE; Kris White, Wells Fargo Home Mortgage; (front row) Joanne Stewart, GE; Allison Pope, GE; Chris O'Connor, Cendant Mortgage; Charla Parker, GE; and Mary Butler, Wells Fargo Home Mortgage.

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EXHIBIT E

SYNERGE

GE Mortgage Insurance introduces on-line Claims Service

September 5, 2001

GE Mortgage Insurance is now offering the industry's first on-line claims service with real time response. Using GE's new "Claims on the Web" (COW), mortgage loan servicers can greatly reduce the time it takes to submit and track claims. Substituting on-line access for traditional paper and fax filings, the system analyzes claim submissions and provides settlement amounts and dates, including estimated adjustments, almost immediately.

"We've taken claims servicing to a new level with 'Claims on the Web,'" said Richard Nastasi, SVP and e-Business Leader for GE Mortgage Insurance. "Its speed and ease of use will mean significant productivity gains for our customers."

Available through the "Speed and Productivity Tools" section of the GE Mortgage Insurance web site, COW allows servicers to submit claims with a few simple entries from their desktops, and prompts them to make corrections and provide additional data when necessary. Reducing documentation through on-line representations and warrantees, the system also enables servicers to view and print "Explanation of Benefits" letters on-line.

Direct e-mail links to specific GE Claims Representatives offers valuable communication during the claim filling process. Status checks on either individual or all submitted claims are instantaneous with COW, and users can customize reports based on their specific needs.

"This is yet another example of the Internet changing the game in mortgage insurance," said Rich. "From pre-filled data to the ability to request wire transfer of claims settlement funds, COW means greater certainty and superior service in claims processing."

"Claims on the Web" is part of GE's /MI Servicer platform, which is designed to web-enable mortgage insurance loan servicing processes and increase lender productivity. GE's /MI Servicer is the industry's most highly automated mortgage insurance servicing platform. In addition to claims settlement services, it includes automated workout approvals, on-line renewal bills and premium payment histories and on-line delinquency reporting.

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